



NJ Floodplain News

Volume 11, Issue 2

Summer 2015

NJAFM's 11th Annual Conference, "Back to the Future – Focus on Flood Preparedness" October 20-22, 2015 will be held at Ballys, Atlantic City, NJ (<http://www.njafm.org/page-1860656>)

Are you concerned about poor land use decisions, inadequate flood protection, insurance liability, threats to life and property, and the inability to engage in sound decision-making? Many New Jersey residents do not fully understand flood dynamics and floodplain management, and the actions that they can take to mitigate impacts from flood events.

The 2015 NJAFM conference will focus on lessons learned from past flood and storm events in order to highlight the importance of flood preparedness. Flood preparedness – including education, outreach and training on flood hazards and appropriate mitigation action – is one of the most important initiatives to help protect people and property from the adverse impacts of floods.

To promote this conference theme, NJAFM is proud to produce a "Quick Guide to Floodplain Management in New Jersey," which provides New Jersey residents with basic information to enhance their understanding of flood hazards, flood mitigation and floodplain management programs in New Jersey.

The Guide includes the following information:

- Understanding the natural and beneficial functions of floodplains
- Identifying flood hazards, vulnerability and risk
- Importance of floodplain management and regulation
- Community floodplain management responsibilities
- Floodplain mapping
- National Flood Insurance Program (NFIP) and associated requirements

- State and municipal floodplain management regulations
- Appropriate uses of the floodplain
- Flood mitigation strategies (building elevation, retrofitting, floodproofing, etc)
- Floodplain management resources and contacts at the Federal, state and local level

Early bird registration ended on July 31, 2015.

The NJAFM Conference Committee invites your active participation by submitting an abstract for presentation at this important conference. Potential topics include:

Flood Hazard Identification and Mapping National Flood Insurance Program (NFIP)	
Shore Protection	Stormwater Management
Code Enforcement	Community Rating System
Flood Standards and Regulations	Flood Vulnerability Assessments
Emergency Management	Regional Sediment Management
Hazard Mitigation Planning	Coastal Zone Management
Stream Maintenance	Education, Outreach, Awareness
Property Acquisition	Climate Change
Structural Elevation and Floodproofing	Professional Development
Flood Modeling	Water Resource Management
Habitat Restoration	Geographic Information Systems (GIS)

Submit Presentation Abstracts via the NJAFM 2015 Conference web page at:
www.njafm.org

Presentation Abstracts should be no more than 250 words and should identify the presenter, presenter’s affiliation and presentation title. In addition, presenter should identify which topical area is the best fit for the presentation.

Deadline for submission of Abstracts: August 31, 2015

Presenters will be notified of acceptance by: September, 2015

Presentation length will be limited to 20 minutes, as part of a 1.5 hour concurrent session, with three presenters per session. Adequate time is provided for moderated Q/A during each session. Power point or other visual aids are encouraged. **Presenters who are accepted are required to register and pay for the conference.**

Certified Floodplain Manager (CFM) Program

The Certified Floodplain Manager's exam will be offered on the final day at the NJAFM annual conference on Thursday, October 22, 2015 at Bally's, Atlantic City. For more information on the CFM Program go to:

<http://www.floods.org/index.asp?menuid=426&firstlevelmenuid=180&siteid=1>

CFM certifications, awarded by the ASFPM, are effective for a two year period. Every two years, each CFM must submit a renewal application, renewal fee, and proof of 16 Continuing Education Credits (CECs) within the previous 24 months, with a maximum of 12 CECs earned in any one year. Attending the NJAFM annual conference each year satisfies your CEC requirement. See <http://www.floods.org> for further information on CECs and accreditation.

News

NJAFM Legislative Committee Happenings

John Miller, Legislative Committee Chair, reports that NJAFM is working with the sponsors of Senate Bill 2424. The bill would require the municipal land use plan element of the master plan to address smart growth and storm resiliency, and environmental sustainability issues including hazard mitigation planning. Further information on the bill can be found at:

<https://legiscan.com/NJ/text/S2424/2014>

NJAFM has also submitted comments on the proposed changes to the State Flood Hazard Area Control Act (FHACA). The proposed revisions to FHACA are intended to reduce complexity, correct conflicting regulations and streamline the permitting process for project applicants. Comments were due on July 31, 2015. Further information on the 936 page proposed rule change can be found at:

<http://www.nj.gov/dep/rules/proposals/20150601a.pdf>

Community Rating System Update

The National Flood Insurance Program's (NFIP) Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS:

1. Reduce flood damage to insurable property;
2. Strengthen and support the insurance aspects of the NFIP, and
3. Encourage a comprehensive approach to floodplain management.

According to NJAFM CRS Committee Co-Chair Jim Watt, currently a total of 71 New Jersey municipalities are already receiving CRS discounts. Two (2) additional municipalities will be receiving CRS discounts as of October 1, 2015:

Little Ferry	Class 7	\$ 331,988.00 / year in savings
Roselle Park	Class 8	\$ 4,746.00 / year in savings

The following five communities have improved their class rating:

Aberdeen
Brigantine
Oceanport
Point Pleasant Beach
Point Pleasant Borough

For more information on the CRS Program go to:

<https://www.fema.gov/national-flood-insurance-program-community-rating-system>

NJAFM Meets with Climate Central

NJAFM representatives Maria DiSalvatore, John Miller and Greg Westfall met with Climate Central staff on July 1st. The two groups discussed their common work areas. The Climate Central tool, Surging Seas Risk Finder (<http://sealevel.climatecentral.org/>) was discussed. A specific focus was on developing a matrix of tools available from a number of sources that would cover tool availability, application, limitations, and other features for use by the planning community, municipalities and others for Community Rating System applications and planning. This will be a subject of a concurrent session at the NJAFM Conference on October 20-22, 2015.

COMMUNITY-BASED FLOOD INSURANCE: WOULD IT WORK IN NEW JERSEY?

JON HURDLE | JULY 29, 2015

SOURCE: [HTTP://WWW.NJSPOTLIGHT.COM/STORIES/15/07/28/COMMUNITY-BASED-FLOOD-INSURANCE-WOULD-IT-WORK-IN-NEW-JERSEY/](http://www.njspotlight.com/stories/15/07/28/community-based-flood-insurance-would-it-work-in-new-jersey/)

One potential fatal flaw: Homeowners at low risk could end up subsidizing neighbors in high-risk zones



In the search for ways of defending coastal communities from rising seas and future mega-storms, community-based flood insurance could persuade more people to get coverage and improve flood mitigation, but it's not clear that it would work in New Jersey.

In a new research paper, the National Academies of Science described a system that would provide a single policy under the National Flood Insurance Program for residents of flood-prone communities as a way of getting more people covered and motivating individuals and local governments to get serious about resiliency.

The academy, in a research project ordered by the Federal Emergency Management Agency, said that a shared insurance policy in vulnerable communities could help address longstanding

problems of low participation and new or existing development that's exposed to rising tides and storms.

But municipalities are probably not equipped to manage such a system, and could be open to charges that residents with less exposure are helping to pay the premiums of those with more-exposed properties, New Jersey experts said.

David Kutner, recovery planning manager for New Jersey Future, argued that assessing risk and setting insurance premiums are beyond the capacity of most municipalities. He said the problem is compounded in New Jersey as a "home rule" state, which means that any common insurance policy would be the responsibility of the local government, rather than the county or the state, to administer.

Kutner said that any program that increases communities' preparedness for storms and floods is welcome but that the community-insurance idea, as described by NAS, is problematic.

"These are issues that are much bigger than any municipality," he said. "The idea of making municipalities responsible for insuring the residents in their community just reinforces this balkanized approach to dealing with these issues."

Randall Solomon, co-director of Sustainable Jersey, predicted that any common insurance policy would be open to claims that some community members would be subsidizing the insurance premiums of others.

"The main issue is that you are asking members of a community whose property is at lower risk to assume the risk, and bear the cost, for people whose property is at high risk," Solomon wrote in an email. "Who would want to do that, especially since the people close to the water -- and at a higher risk -- generally have more money than the ones farther away?"

The NAS paper, published on July 24, made no recommendations but described community-based flood insurance (CBFI) as a tool -- as yet untested in the United States -- that could be used to shield communities from the financial damage wrought by floods. By providing an additional incentive to invest in coastal defenses or other flood mitigation, the system could also reduce communities' exposure to floods themselves, the paper said

"CBFI may create new opportunities to reduce flood losses, and may enhance the likelihood of communities paying more attention to flood risk mitigation," the NAS said in its 66-page paper.

A single policy would cover individuals in flood-prone areas and would collect premiums via property taxes, utility bills or other mechanisms, said Henry Vaux, a professor emeritus of Resource Economics at the University of California, Berkeley, who chaired the Committee on Community-Based Flood Insurance Options.

He argued that community members could be compelled by a local ordinance to join a program, increasing the number of participants from those covered by the voluntary NFIP, and potentially reducing individual premium costs because more people are covered.

“It includes more people, meaning that you are spreading the risk across a larger base and therefore the cost of the premiums may be lower,” he told NJ Spotlight.

Greater participation would also drive down administrative costs, Vaux said, because insurers would have to write only one policy rather than thousands of individual versions under the current system.

Asked whether a community-based system would be able to require participation by unwilling individuals, Vaux said any such requirement would apply only to those in flood-prone sections. He said administrators could use property liens, as they do to enforce property-tax payments, to force exposed individuals to join the program.

“There would have to be some coercion, there’s no question,” he said.

A community-based system would also eliminate so-called free-riders -- people who don’t take out flood insurance because they don’t have mortgages so are not required to, and who believe they will be made whole by state or federal authorities in the event of a disaster, Vaux said. All residents in flood-prone areas would have to participate, Vaux said.

John Miller, legislative chair of the New Jersey Association for Flood Plain Management, a public-safety group, said the NAS paper offered some “creative” solutions to insurance and mitigation in an especially flood-prone state.

He said the concept of community-based insurance is already being applied by the Municipal Excess Liability Joint Insurance Fund, which covers insurance-excess charges to about 60 percent of local governments in New Jersey, and which might offer a model for community insurance, as described by the NAS.

The system described in the NAS paper has the potential to encourage mitigation measures, Miller said.

He argued it would encourage municipalities to look closely at whether they are encouraging new construction in risky areas, and whether they should consider raising structures or offering voluntary buyouts in flood-prone locations.

“A program that says ‘this whole community will have to think together in terms of its future risk’ should help promote more mitigation and more avoidance of future risk,” Miller said.

Announcement: Moody's: Flood risk in coastal Virginia supports need for proactive planning, capital investments

Source: Global Credit Research - 18 Jun 2015

Coastal cities in southeastern Virginia's Hampton Roads region are becoming more vulnerable to flooding risk caused by weather-related and tidal flooding, and will require continued capital investment and effective planning to mitigate negative credit effects on the municipalities, Moody's Investors Service says in a new report.

The region includes notable cities like Virginia Beach (Aaa stable) and Norfolk (Aa2), whose significant urbanization and military development has exacerbated flooding risks and stormwater drainage issues. Hampton Roads is home to the world's largest naval base and second-largest US east coast port.

"Annual planning and spending for stormwater management in the near term reduces the need for Hampton Roads municipalities to spend larger amounts later. However, cost forecasts indicate a potential need for greater investment in this area by local governments across the region," Moody's Analyst Tiphany Lee-Allen says in "Virginia's Hampton Roads Region Responds to Flood Risk."

Hampton Roads' municipalities have relatively high credit ratings and conservative fiscal management, owing to the region's economic strength, which is buttressed by its concentrated military and government presence, port activity and tourism, Moody's says. These cities therefore possess the financial flexibility to manage fixed costs and support day-to-day operations.

In the last three years, Hampton (Aa1) has spent \$28.7 million on flood mitigation and has set aside funds in its 2016 budget for additional consultancy preparation. Other cities, such as Virginia Beach have completed \$43 million in flood control projects in the last five years and plans to spend \$135 million in the next decade on multiple stormwater management projects. Norfolk's annual capital investments of \$7 million for flood resiliency projects have helped minimize long-term costs and allowed the city to manage increases related to storm events without significantly impacting its debt profile. The report is available to Moody's subscribers at:

http://www.moodys.com/researchdocumentcontentpage.aspx?docid=PBM_1005298.

FEMA PUBLISHES JOB AID ON THE USE OF CONTRACT SUPPORT FOR THE DEVELOPMENT OF HAZARD MITIGATION ASSISTANCE GRANT APPLICATIONS

FEMA announces the release of a job aid on the [use of contract support for the development of Hazard Mitigation Assistance \(HMA\) grant applications](#). This document presents eight common HMA application development scenarios and provides guidelines to address procurement issues related to non-federal use of contracted support for the development HMA applications elements. The job aid was developed to ensure compliance with procurement regulations found in the “Uniform Administrative Requirements, Cost Principles and Audit Requirements for Federal Awards” (2 C.F.R. Part 200).

These guidelines apply to all [Pre-Disaster Mitigation](#) (PDM) and [Flood Mitigation Assistance](#) (FMA) award made on or after December 26, 2015, and all [Hazard Mitigation Grant Program \(HMGP\)](#) awards granted under a major disaster declarations issued on or after December 26, 2014.

The purpose of this email is to advise you that the job aid is available in the FEMA library at: <https://www.fema.gov/media-library/assets/documents/102051>

More information on Hazard Mitigation Assistance programs can be found at: <http://www.fema.gov/hazard-mitigation-assistance>

Raritan and Millstone Rivers Flood Control Commission Receives Grant

The Raritan and Millstone Rivers Flood Control Commission (<http://www.rmrfcc.org/>) recently received a grant from New Jersey American Water for a river video monitoring station to be located at the convergence of the Raritan and Millstone Rivers in Manville. The purpose of the Commission is to foster the design, construction and long-term mitigation for the effective flood control measures for the prevention and alleviation of flooding within the basins of the Raritan and Millstone Rivers, State of New Jersey through actions in the following priority areas:

- Communication / Education
- Legislation
- Policy

Committee Update

Joining a Committee is a great way to get involved with NJAFM. The NJAFM Committees and their 2015 chairs are as follows:

Annual Conference Committee: Co-chairs – Mark Mauriello (mmauriello@gmail.com) and Mike Graham (mike@smartvent.com)

Membership Committee: Chair – Chris Theodos (ctheodos@maserconsulting.com)

Outreach & Communications: Chair- Tom Slowinski (tom.slowinski@dep.nj.state.us)

Training Committee: Co-Chairs – David Sonner (David@smartvent.com) and Jim Galantino (galantino_jim@margate-nj.com)

Legislative Committee: Chair – John Miller, CFM, jmiller@princetonhydro.com

Stormwater Committee: Chair – Vacant

Community Rating System (CRS) Committee: Chair - Jonathan Raser, CFM, Jonathan.Raser@ttemi.com and Jim Watt, james.watt@dep.state.nj.us

Awards Committee: Chair - Laura Tessieri, CFM, Laura.Tessieri@drbc.state.nj.us

Calendar of Events

August 26, 2015 - 8 am to 5 p.m.- FEMA L936 – Floodproofing Existing Non-Residential Buildings – Bergen County PSOC Building, 285 Campgaw Road, Mahwah, NJ 07430

September 2, 2015 – Green Brook Flood Control Commission Meeting, 7:30 PM, Middlesex County Planning, 40 Livingston Avenue, New Brunswick
(<http://www.gbfcc.org/>)

September 17, 2015 – 8:30 to 11:00 AM - Stormwater Management Seminar sponsored by the Stormwater Committee of the NJ-AWRA at Duke Farms in Hillsborough, NJ and will focus on two recent studies related to the performance and design of infiltration BMPs. More information and registration for the event can be found at <http://nsawra.onefireplace.org/event-1990348>.

September 17, 2015 – 4-8 p.m. - Passaic County FEMA Map Open House, Passaic Public Safety Academy, 300 Oldham Road, Wayne, NJ 07470

September 23, 2015 - Delaware River Basin Commission (DRBC) Flood Advisory Committee Meeting –10 a.m., DRBC, West Trenton, NJ.

September 23, 2015 – Raritan & Millstone Rivers Flood Control Commission Meeting
(<http://www.rmfcc.org/>)

Calendar of Events (Continued)

October 15, 2015 – 10 a.m. - Monmouth County CRS User Group Meeting, Sea Grant Building, Sandy Hook, NJ. (4th Thursday of month – Jan, April, July & Oct) – Contact Margaret Murnane Brooks at mmurnane@mcsonj.org

October 20-22, 2015 – NJAFM Conference, Bally's, Atlantic City, NJ.

October 28, 2015 – Raritan & Millstone Rivers Flood Control Commission Meeting (<http://www.rmrfcc.org/>)

December 16, 2015 – Raritan & Millstone Rivers Flood Control Commission Meeting (<http://www.rmrfcc.org/>)

NJAFM Board Meetings

Board meetings usually take place on the third Tuesday of each month.

Career Connections

NJAFM Job Site (<http://njafm.org/Jobs>) has the following opportunities:

- Senior Project Engineer – Hydraulic – Red Bank, NJ (<http://www.maserconsulting.com/careers/>)
- Project Manager – Water/Wastewater – Red Bank, NJ (<http://www.maserconsulting.com/careers/>)
- Engineer – Water/Wastewater – Red Bank, NJ (<http://www.maserconsulting.com/careers/>)
- Staff Engineer (Water Resources)
- Water Resource Engineer

If you would like include information about an employment opportunity at your organization or company in our next newsletter, please send a full description, including how to apply.

Membership

Currently there are 321 active members in NJAFM as of August 26th.

Are you enjoying the benefits of an NJAFM membership?

Unlimited networking, scholarship opportunities, educational seminars and training can be available to you by becoming an NJAFM member. Have immediate access to a platform where issues that matter to floodplain professionals are the focus.

An Individual Membership is only \$30 per year and Corporate Membership is only \$240 per year. To join today, visit www.njafm.org to download the membership forms.

Board of Directors, 2015

Chair: Craig Wenger, CFM
Michael Baker International

Vice Chair: Maria DiSalvatore
Municipal Code Enforcement Agency, Inc.

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AECOM

Treasurer: Andrew Banff, PE, PP, CME, CFM
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Annual Conference: Mike Graham
SmartVent, Inc

Mark Mauriello
Edgewood Properties

Membership: Chris Theodos
Maser Consulting

Outreach & Communications: Tom Slowinski
NJDEP

Training: David Sonner
SmartVent Inc.

Jim Galantino
City of Margate

Legislative: John Miller
Princeton Hydro

Stormwater: Vacant

Community Rating System: Jonathan Raser
Tetra Tech

Jim Watt
NJDEP

Awards & Scholarship: Laura Tessieri
Delaware River Basin Commission